

ARMSTRONG'S REPORT HITS AT INSURANCE EVIL

Committee Recommends
Drastic Measures to Regulate
Life Companies.

TO END SYNDICATES.

Declares Against Investment
by the Officials in Any
of the Deals.

The Legislative Committee on Life Insurance has completed its report, and its recommendations are made. The original report contained 80 pages, but it has been cut to 40 pages. It will probably be cut to 20 pages. The committee has recommended changes in the insurance laws.

The full Armstrong Committee met in secret yesterday and began the reading of the report. The meeting was held in the neighborhood of Charles E. Hughes's residence, and its first action was to recommend that the document be cut in half.

The meeting was continued to-day. It will go on to-morrow and the belief is that every recommendation in the report will be adopted in full.

Hendricks's Testimony Riddled. It was believed that the committee would recommend the abolition of the Insurance Department as it now exists and substitute for it a commission either bi-partisan or single-headed.

The incompetency of Superintendent Hendricks is severely criticized and his contention on the witness stand that all that was expected of his department was that it might be assured that a company is solvent is taken severely to task. In fact, the testimony of the superintendent is riddled and he is held up as an official who has not performed his entire duty.

Drastic indeed is the provision governing elections of directors. The committee has provided that the old way of electing directors by the stockholders is to be abolished. A single vote is to be given to each stockholder, and the election of a slate shall be impossible. Twenty days before the time set for the annual election the administration must file with the Superintendent of Insurance its ticket, and no proxies may be voted unless they shall have been granted subsequent to the last election.

In other words, it will be impossible to obtain proxies and hold them for half a dozen years to be voted as usual.

Abolish Syndicate Ventures. These are some of the other recommendations in the report.

Life insurance companies may not control subsidiary companies nor hold more than 20 per cent. of the stock in such companies, and officers of insurance companies may not hold stock in such subsidiary companies.

New policies may not be written by a life insurance company beyond \$100,000 in a single year.

Limit of salary for presidents of life insurance companies is placed at \$50,000 per annum and must depend upon the earnings of the company.

Standard forms of life insurance policies are provided, and a company can issue but one style of policy, straight line or conditional.

Offering of rebates and bonuses is made a misdemeanor. "Twisting" is also made a misdemeanor. Agents are placed under strict supervision and must be paid straight salary or commission, mixed compensation being forbidden.

Administration tickets to be voted for at the annual election must be filed with the Superintendent of Insurance twenty days before election, and 100 policyholders may by petition put up an independent ticket. Proxies cannot be used at more than one election.

"Borrowing" a Misdemeanor.

Fraternities may not hereafter be chartered in this State.

Borrowing from his company by an official is prohibited, and participation in syndicates for the purchase and sale of securities is also forbidden. Infringement of this provision is made a misdemeanor.

Section No. 56 of the Insurance Laws is repealed, and suit may be brought against an insurance company precisely the same as against any other company. Formerly suit could not be brought as by permission of the Attorney-General.

Deferred dividends of the unappropriated variety are prohibited. Surplus above 10 per cent. must be divided annually among the policyholders, and the policyholders shall have discretion whether to allow the same to remain under interest or draw the same.

Daily Character Studies.
THE CABBY.
Cab, sir? Cab, sir?
Step right in,
I'll drive you home,
sir.
Slick as a pin.
That's the kind of
cabbies
World Help Wants
bring—
Energetic fellows
Who do no loitering.
RAIL ONE TO-DAY!

NO ROOM IN THIS CITY FOR BOYS TO GROW UP STRONG AND HEALTHY

Public Playgrounds Accommodate Only 3 Per Cent. of Those Who Need.

CAN'T MAKE ATHLETES.

Dr. Gulick Says Schools, Used Only Five Hours a Day, Should Be Opened.

"The New York schoolboy must have a chance at physical development. To put 30 per cent. as the estimate of the boys in the congested district who are below normal is making it low indeed." Dr. Luther Halsey Gulick, director of physical training in the public schools and secretary of the Public School Athletic League, added to the above statement to an Evening World reporter to-day that the request for the recreation piers for athletic centres, which has just been laid before Dock Commissioner Benschel by Gen. George W. Wingate in behalf of the league, is a direct appeal for help to the New York schoolboy who is underdeveloped, undeveloped and below normal in many respects, because he hasn't the room for exercise.

Dr. Gulick continued: "The city thinks it has done its duty by the children of New York, and whenever you mention the need for exercise you hear, 'Why don't they go to the playgrounds?' Because the playgrounds of New York accommodate but 3 per cent. of the children. Below Fourteenth street on the east side there are 110,000 schoolchildren. There are double this number of children when you count those not old enough to attend school.

Can't Find Room Enough.

"Now, I have figured out this myself. If each child was to have three square feet of ground it would be necessary to take down every fifth building below Fourteenth street. The New York boy in the congested district has no chance, and the problem of helping him can only be regarded from the city standpoint. It is the city's duty to help him, and the Public Schools Athletic League, which was organized in November, 1903, and which is kept up by private subscription, is trying its utmost to give the New York boy a chance.

"It is true that the boys of the outlying districts, the Bronx, Staten Island, Kings, are able to compete with their city cousins in point of physical strength, but this is not so of the crowded districts.

"You ask me if Gen. Wingate's statement that out of 600 boys examined only two were able to 'climb the bar' is exaggerated. I should say it is not. Here are statistics to prove it. In this school, out of 433 boys, only two were able to run the bar in the afternoon. In another, twenty-five out of 1,300. These are actual figures.

Run—Where in Streets?

"What opportunity have these boys to develop their muscles? The streets are thronged with people, vehicles and

push-carts clutter up the way, the sidewalks are packed. Where is a boy going to get an open space to exercise, to take a good run? What city boy has a chance to climb trees, to pull himself up and develop his muscles? It is pitiful to see these young boys try the simplest tests. They haven't the least idea how to go at it.

"The use of the recreation piers would be a blessing to New York boys, and the good would reach upon the city."

The Public School Athletic League has succeeded in opening athletic centres in various schools around town. We have more than three hundred volunteer instructors and many paid officials, and you must understand that the city does not pay for the maintaining of these athletic centres. The city closes its schools at 3 o'clock in the afternoon. Million-dollar buildings, open for five hours a day, are allowed to be unused when the boys of New York are crying for the very need of these places.

Think of the playgrounds in the schools; think of the armories that would give thousands of these boys an



TYPICAL YOUNG ATHLETE

AT THE SCRATCH

GEN. WINGATE

DR. GULICK

CHAMPION MIDGET RELAY TEAM

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opportunity to develop their bodies every day.

"We have our Speedway, maintained at a great expense, where horses may run, but we have no place for a boy to run. If a New York boy should be caught on the Speedway something would happen to him in a hurry. We have our fine bridge path in the park. Try brothers do without being taught. At the end of an hour one lot of boys is turned out and another is let in.

30,000 in One Contest.

"The interest taken in the events shows how the boys of New York appreciate the league work. Why, in an athletic button contest given last year more than 30,000 boys took part. The work can only be successfully effected by the city taking it up. The Board of Education can do nothing until the

Board of Estimates makes an allowance. It is really a city question, and the good that the league has accomplished has all come about through private interests. Gen. Wingate has devoted his time and interests; Mr. Guisenbush has aided us, as have all the members."

Dr. Gulick devotes half of his time to aiding the boys through the league, and does so voluntarily without remuneration.

"It is because it is a necessity, a crying need, and some day I hope the city will take up the cause," said Dr. Gulick. "We have made our plea for the recreation piers because it will give the boys more breathing places. There is nothing difficult to believe when I say that the boys of the congested districts are manifestly undernourished and underdeveloped. Thirty per cent. have such defective eyesight they ought not be allowed to read. The fifteen minutes a day in the open air to hold himself correctly and breathe properly, but will not make him an athlete. A thing of New York not only need the recreation piers that Commissioner of Docks Emsell is willing to turn over to us, but they need athletic centres all over New York."

ALBANY, Feb. 16.—After an unsuccessful attempt to kill his sixty-year-old wife, Henry Lehr, a machinist, aged sixty-one, last night put a bullet in his own brain, and now lies at the point of death in a hospital.

The couple have been married less than a year, and the police say they have had frequent quarrels owing to the husband's drinking liquor. Lehr lost his job a few days ago and since then, the police say, has been drinking heavily.

He entered his home last night, and while his wife was seated at a sewing machine with her back toward him he fired a shot which ploughed through her cheek, inflicting only a slight wound. He then turned the weapon upon himself, and the doctors say there is little chance of his recovery.

The couple was in comfortable circumstances and had several children. Mrs. Lehr said last night that her husband had threatened her several times during their short married life, on one occasion turning on the gas in the house while she was alone. She said her husband has grown children by a former husband.

It is extremely unlikely there will be any strike," said one of these delegates to an Evening World reporter. "We don't want a strike and the operators don't want a strike."

"We expect to get a raise in wages, but we are uncertain about our demand for an eight-hour day. It seems to me that the only questions on which there is likely to be serious dispute are the eight-hour day and the reorganization of the Conciliation Committee, which settles disputes between the men and their bosses. We believe the committee as it is constituted at present has been giving us the worst of it and we want a stronger representation on it."

"The committee of seven will spend several days in arranging our demands. Then the operators' committee will spend several days going over them. More time will be consumed in conference. We do not expect to come back to New York for possibly two or three weeks."

One of President Mitchell's officers today was Mr. Hammett, of the New York City, through whose efforts President Roosevelt was induced to take a hand in the strike situation in 1905. Mr. Hammett is a man of great influence in the coal regions. He is opposed to a strike and his advice is always listened to by Mitchell and the other union leaders.

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